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## NOTICE OF ALLOWANCE AND FEE(S) DUE

33297 7590 05/13/2011  
BEEM PATENT LAW FIRM  
53 W. JACKSON BLVD., SUITE 1352  
CHICAGO, IL 60604-3787

EXAMINER

JOHNSON, GREGORY L

ART UNIT

PAPER NUMBER

3691

DATE MAILED: 05/13/2011

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/604,696

06/26/2000

Philip Carragher

0464-0001

4961

TITLE OF INVENTION: SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$755	\$0	\$0	\$755	08/15/2011

**THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.**

**THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.**

### HOW TO REPLY TO THIS NOTICE:

#### I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

**IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.**

# **PART B - FEE(S) TRANSMITTAL**

**Complete and send this form, together with applicable fee(s), to: Mail Mail Stop ISSUE FEE  
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**INSTRUCTIONS:** This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

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(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/604,696 06/26/2000 Philip Carragher 0464-0001 4961

TITLE OF INVENTION: SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
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nonprovisional YES \$755 \$0 \$0 \$755 08/15/2011

EXAMINER	ART UNIT	CLASS-SUBCLASS
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JOHNSON, GREGORY L 3691 705-039000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.  
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 \_\_\_\_\_  
(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 \_\_\_\_\_  
3 \_\_\_\_\_

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee  
☐ Publication Fee (No small entity discount permitted)  
☐ Advance Order - # of Copies \_\_\_\_\_

4b. Payment of Fee(s); (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.  
☐ Payment by credit card. Form PTO-2038 is attached.  
☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number \_\_\_\_\_ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature \_\_\_\_\_ Date \_\_\_\_\_

Typed or printed name \_\_\_\_\_ Registration No. \_\_\_\_\_

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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EXAMINER
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JOHNSON, GREGORY L

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DATE MAILED: 05/13/2011

## Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 0 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 0 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

## Privacy Act Statement

**The Privacy Act of 1974 (P.L. 93-579)** requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether disclosure of these records is required by the Freedom of Information Act.
2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspection or an issued patent.
9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

**Notice of Allowability**

Application No.

09/604,696

Examiner

GREGORY JOHNSON

Applicant(s)

CARRAGHER ET AL.

Art Unit

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**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the Request for Continued Examination (RCE) filed 3/15/2011.
2. ☒ The allowed claim(s) is/are 1-58.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
- \* Certified copies not received: \_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date \_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date \_\_\_\_.
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_.

/GREGORY JOHNSON/  
Primary Examiner, Art Unit 3691

### EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Mr. John Linzer on May 9, 2011.

The application has been amended as follows:

1. (Currently Amended) A method of using an apparatus for card activity-based mortgage crediting, the method including the steps of:

providing a digital computer operably associated with an input device and with an output device;

associating, ~~with~~ by said digital computer, data input at said input device, the data representing card activity with further input data representing a mortgage of a property, the mortgage including principal and interest;

determining, ~~with~~ by said digital computer, a card activity reward by calculating a function responsive to the card activity of a cardholder;

receiving an allocation instruction from the cardholder, the allocation instruction selected from among a group presented to the cardholder, the group comprising allocating the card activity reward to the interest of the mortgage, allocating the card

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activity reward to the principle of the mortgage, and allocating the card activity reward to a combination of the interest and the principle of the mortgage;

crediting, ~~with~~ by said digital computer, the card activity reward to a payment of the mortgage according to the allocation instruction of the cardholder, wherein if the allocation instruction corresponds during a year to crediting of the reward to the mortgage interest or to crediting of the reward to the combination, crediting the reward ~~so as~~ to produce a mortgage interest tax deduction for the year; and

generating, ~~with~~ by said digital computer at said output device, output including the card activity reward being credited according to the allocation instruction of the cardholder.

2. (Previously Presented) The method of claim 1, wherein the allocation instruction is associated, by said digital computer, with a monthly payment of the mortgage.

3. (Currently Amended) The method of claim 2, further including:

communicating a funds transfer, including an amount determined by the reward, to the cardholder by printing a check including the amount determined by the reward, printing a coupon including information used for carrying out payment of the mortgage with the check; and

combining the check and the coupon with a statement of the card activity in an envelope ~~so as~~ to address the envelope to the cardholder.

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4. (Previously Presented)      The method of claim 1, further including the step of:  
communicating a funds transfer, including an amount determined by the reward,  
to a mortgage servicer.

5. (Previously Presented)      The method of claim 4, wherein the communicating  
includes an electronic funds transfer, including the amount determined by the reward.

6. (Currently Amended)      The method of claim 4, wherein the communicating  
includes:

printing a check;

printing a coupon including information used for carrying out payment of the  
mortgage with the check; and

combining the check and the coupon with a statement of the card activity in an  
envelope ~~so as~~ to address the envelope to the mortgage servicer.

7. (Previously Presented)      The method of claim 1, further including the steps of:  
computing a forecast reflecting the crediting of the card activity for repayment of  
the mortgage; and

generating, with said digital computer at said output device, output including the  
forecast.



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8. (Previously Presented) The method of claim 7, wherein the allocation instruction is associated, by said digital computer, with an ongoing monthly payment of the mortgage.

9. (Previously Presented) The method of claim 1, further including the step of:  
changing from one allocation instruction from the group to another allocation instruction of the group in response to an instruction from the cardholder received over the Internet.

10. (Previously Presented) The method of claim 1, further including the step of:  
changing an allocation of the crediting of the card activity reward between the mortgage and a second mortgage in response to an instruction from the cardholder received over the Internet.

11. (Currently Amended) The method of claim 1, further including the step of:  
generating, with said digital computer at said output device, output comprising the mortgage interest tax deduction ~~computer~~ computed for the year.

12. (Previously Presented) The method of claim 1, further including the steps of:  
combining the crediting of the card activity reward with a non-cardholder contribution and applying the contribution along with the reward according to the allocation instruction of the cardholder.

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13. (Previously Presented) The method of claim 1, further including the steps of:

combining the crediting of the card activity reward with a direct contribution and applying the contribution along with the reward according to the allocation instruction of the cardholder.

14. (Previously Presented) The method of claim 1, wherein the crediting is carried out by associating a cardholder data file with a mortgage data file.

15. (Previously Presented) The method of any one of claims 1, 2, 7, 12, 13, 14, wherein the allocation instruction from the cardholder includes receiving the allocation instruction from the cardholder over the Internet.

16. (Previously Presented) The method of claim 1, further including:

allocating a portion of the crediting between the mortgage and a charity; and issuing a tax deduction statement responsive to said crediting to the cardholder.

17. (Previously Presented) The method of claim 1, further including the steps of:

computing, with said digital computer, an annual statement of said crediting; and communicating the annual statement to the cardholder.

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18. (Previously Presented) The method of claim 17, wherein the step of computing an annual statement includes:

computing, with said digital computer, mortgage interest paid by the crediting.

19. (Previously Presented) The method of claim 1, further including:

communicating a funds transfer, including the amount determined by the reward, in carrying out the payment to a mortgage servicer.

20. (Previously Presented) The method of claim 1, wherein the group comprises allocating the card activity reward to the mortgage and to a second mortgage.

21. (Currently Amended) The method of claim 14, further comprising communicating, from the digital computer to a third party computer, the mortgage data file and the cardholder data file ~~from the digital computer to a third party computer.~~

22. (Previously Presented) The method of claim 14, further comprising communicating, from the digital computer to a third party computer, information from the mortgage data file and information from the cardholder data file.

23. (Currently Amended) The method of claim 1, further including the step of:

~~communicating a funds transfer to~~ allocating a portion of the card activity reward  
between the mortgage and a charity for payment of the mortgage.

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24. (Previously Presented) The method of any one of claims 21, 22, further including the step of:

receiving an offer from the third party, and communicating the offer to the cardholder.

25. (Currently Amended) A method of using an apparatus in carrying out card activity-based mortgage crediting, the method including the steps of:

providing a digital computer operably associated with an input device and an output device;

associating, ~~with~~ by said digital computer, data input at said input device, the data representing ~~[[car]]~~ card activity with further input data representing a mortgage of a property by associating a cardholder data file with a mortgage data file, the mortgage including principal and interest;

determining, ~~with~~ by said digital computer, a card activity reward by calculating a function responsive to the card activity of a cardholder;

responding, ~~with~~ by said digital computer, to an instruction of the cardholder to credit the card activity reward to a payment of the mortgage, by using the associated data files in allocating the card activity reward to the interest of the mortgage, allocating the card activity reward to the principle of the mortgage, or allocating the card activity reward to a combination of the interest and the principle, according to the allocation instruction; and

generating, ~~with~~ by said digital computer at said output device, output including the card activity reward being credited according to the allocation instruction of the cardholder.

26. (Previously Presented) The method of claim 25, wherein the payment of the mortgage is a monthly payment of the mortgage.

27. (Currently Amended) The method of claim 25, further including responding, with said digital computer, to another instruction of the cardholder ~~so as~~ to change the allocating.

28. (Currently Amended) ~~A method for making a~~ digital electrical computer system programmed to carry out card activity-based mortgage reward crediting, the ~~method~~ including the steps of system including:

~~providing a digital electrical computer and a~~ data processing system comprising a digital electrical computer electrically connected to an input device for inputting data and to an output device; ~~and~~

~~programming the digital electrical computer~~ programmed to associate carry out the steps of associating data input at said input device, the data representing card activity of a cardholder with further input data representing a mortgage of a property, the mortgage including principal and interest, ~~to determine~~ determining a card activity reward by calculating a function responsive to the card activity, ~~to receive~~ receiving an

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allocation instruction from the cardholder, the allocation instruction selected from among a group presented to the cardholder, the group comprising allocating the card activity reward to the interest of the mortgage, allocating the card activity reward to the principle of the mortgage, and allocating the card activity reward to a combination of the interest and the principle of the ~~mortgage mortgage~~, ~~to credit~~ and crediting the card activity reward to a monthly payment of the mortgage according to the allocation instruction of the cardholder,

wherein if the allocation instruction corresponds during a year to crediting of the reward to the mortgage interest or to crediting the reward to the combination, crediting the reward such that the cardholder has a mortgage interest tax deduction for the year, and to generate output including the ~~charge~~ card activity reward ~~crediting~~ being credited according to the allocation instruction of the cardholder, ~~to form the digital electrical computer system programmed for carrying out card activity-based mortgage reward crediting.~~

29. (Currently Amended) A ~~method of making a~~ digital electrical computer system programmed to carry out card activity-based mortgage reward crediting, ~~the method including the steps of~~ including:

~~providing a digital electrical computer and a~~ data processing system comprising a digital electrical computer electrically connected to an input device for inputting data and to an output device; ~~and programming the digital electrical computer~~ programmed to carry out the operations of:

associating data input at said input device, the data representing card activity with further input data representing a mortgage of a property by associating a cardholder data file with a mortgage data file, the mortgage including principal and interest;

determining a card activity reward by calculating a function responsive to the card activity of a cardholder;

responding to an instruction of the cardholder to credit the card activity reward to a payment of the mortgage, by using the associated data files in allocating the card activity reward to the interest of the mortgage, allocating the card activity reward to the principle of the mortgage, or allocating the card activity reward to a combination of the interest and the principle, according to the allocation instruction; and

~~generating, with said digital computer at said output device,~~ output including the card activity reward being credited according to the allocation instruction of the cardholder.

30. (Currently Amended) ~~A method of making a~~ digital electrical computer system, ~~the method including the steps of:~~

~~providing a digital electrical computer and a~~ data processing system comprising a digital electrical computer electrically connected to an input device for inputting data and to an output device; ~~and~~

~~programming~~ the digital electrical computer programmed to carry out the operations of:

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crediting a reward, determined by calculating a function responsive to card activity, to only an interest component of a monthly mortgage payment, in response to receiving an instruction from a cardholder over the Internet, the mortgage payment including principal and interest components;

associating the card activity reward, determined by calculating a function responsive to card activity, with a mortgage interest tax deduction computer for the year; and

generating, ~~with the digital computer at said output device,~~ output including the ~~crediting of the reward, determined by calculating a function responsive to card activity, to the interest component of a monthly mortgage payment, so as~~ credited reward, to produce a mortgage interest tax deduction computed for the year.

31. (Currently Amended) A method of using an apparatus in carrying out computerized card activity-based mortgage reward crediting, the method including the steps of:

providing a digital computer operably associated with an input device and an output device;

crediting, ~~with~~ by the digital computer from input card activity, a reward, determined by calculating a function responsive to card activity, to only an interest component of a monthly mortgage payment, in response to receiving an instruction from a cardholder over the Internet, the mortgage payment including principal and interest components;



associating, ~~with~~ by said digital computer, the card activity reward, determined by calculating a function responsive to card activity, with the interest component of a mortgage ~~so as to produce a mortgage interest tax deduction; and~~

generating, ~~with~~ by the digital computer at said output device, output including the ~~crediting of the reward, determined by calculating a function responsive to card activity, to the interest component of the monthly mortgage payment~~ credited reward.

32. (Currently Amended) An apparatus to carry out card activity-based mortgage reward crediting, the apparatus including:

~~a digital computer and~~ a data processing system comprising a digital computer operably associated with an input device for inputting data and to an output device, the digital computer programmed to carry out the steps of:

associating data input at said input device, the data representing card activity with further input data representing a mortgage of a property, the mortgage including principal and interest;

determining a card activity reward by calculating a function responsive to the card activity of a cardholder;

receiving an allocation instruction from the cardholder, the allocation instruction selected from among a group presented to the cardholder, the group comprising allocating the card activity reward to the interest of the mortgage, allocating the card activity reward to the principle of the mortgage, and allocating the card activity reward to a combination of the interest and the principle of the mortgage;

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crediting the card activity reward to a payment of the mortgage according to the allocation instruction of the cardholder, wherein if the allocation instruction corresponds during a year to crediting of the reward to the mortgage interest or crediting the reward to the combination, creating a cardholder mortgage interest tax deduction comprised of the reward crediting; and

generating output including the card activity reward being credited according to the allocation instruction of the cardholder.

33. (Previously Presented) The apparatus of claim 32, wherein the allocation instruction is associated, by said digital computer, with a monthly payment of the mortgage.

34. (Previously Presented) The apparatus of claim 33, wherein the associating includes specifying a lender of the mortgage as some of said input data to correspond with a data input screen on a monitor operably associated with said digital computer.

35. (Previously Presented) The apparatus of claim 33, further including a computer corresponding to a mortgage servicer, and wherein the digital computer communicates to cause a funds transfer, including an amount determined by the reward, to the computer corresponding to the mortgage servicer.

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36. (Previously Presented) The apparatus of claim 33, further including a computer corresponding to the cardholder, and wherein the allocation instruction is communicated from the computer corresponding to the cardholder to the digital computer.

37. (Previously Presented) The apparatus of claim 33, wherein the steps further include facilitating, with some of said output, a transfer of funds, including an amount determined by the reward, to the cardholder.

38. (Previously Presented) The apparatus of claim 33, wherein the steps further include

computing a forecast for repayment of the mortgage responsive to the card activity; and wherein:

the step of generating output includes generating output including the forecast.

39. (Previously Presented) The apparatus of claim 33, wherein the steps further include changing from one allocation instruction from the group to another allocation instruction of the group in response to an instruction from the cardholder received over the Internet.

40. (Previously Presented) The apparatus of claim 33, wherein the steps further include changing an allocation of the crediting of the card activity reward between the

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mortgage and a second mortgage in response to an instruction from the cardholder received over the Internet.

41. (Previously Presented) The apparatus of claim 33, wherein the steps further include:

associating the card activity reward with a mortgage interest tax deduction computed for the year, and further include

generating at said output device, output including a mortgage interest tax deduction computed for the year.

42. (Previously Presented) The apparatus of claim 33, wherein the steps further include combining the crediting of the card activity reward with a non-cardholder contribution and applying the contribution along with the reward according to the allocation instruction of the cardholder.

43. (Previously Presented) The apparatus of claim 33, wherein the steps further include combining the crediting of the card activity reward with a direct contribution and applying the contribution along with the reward according to the allocation instruction of the cardholder.

44. (Previously Presented) The apparatus of claim 33, wherein the crediting is carried out by associating a cardholder data file with a mortgage data file.

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45. (Previously Presented) The apparatus of claim 33, wherein the steps further include:

allocating a portion of the crediting between the mortgage and a charity; and  
issuing a tax deduction statement responsive to said crediting to the cardholder.

46. (Previously Presented) The apparatus of claim 33, wherein the steps further include:

computing an annual statement of said crediting, including mortgage interest paid  
by the crediting; and

generating output including the annual statement, including mortgage interest  
paid by the crediting.

47. (Currently Amended) A method of using an apparatus, the method including:

providing a ~~digital electrical computer and~~ data processing system comprising a  
digital electrical computer electrically connected to an input device for inputting data and  
to an output device; and

~~programming~~ using the digital electrical computer to carry out the steps of:

associating card activity with a mortgage of a cardholder, the mortgage including  
principal and interest components, the associating step comprising associating a  
cardholder data file with a mortgage data file;

determining a reward by calculating a function responsive to the card activity of a  
cardholder;

crediting the reward to only an interest component of a monthly payment of the mortgage;

generating, for the cardholder, output including the card activity-based mortgage interest reward crediting; and

~~a third party computer; where~~  
~~communicating the digital electrical computer communicates~~ information from one of the files to a third party computer, and the third party computer produces an offer to the cardholder.

48. (Currently Amended) The ~~apparatus~~ method of claim 47, ~~further including a computer corresponding to the cardholder, and~~ wherein the offer is communicated to ~~the~~ a computer corresponding to the cardholder.

49. (Currently Amended) A method of ~~making a digital electrical computer system programmed to carry out~~ card activity-based mortgage reward crediting, the method including the steps of:

~~providing a digital electrical computer and data processing system comprising a digital electrical computer~~ electrically connected to an input device for inputting data and to an output device; and

~~programming~~ using the digital electrical computer to carry out the operations of:  
crediting a reward, determined by calculating a function responsive to card activity, to only an interest component of a monthly mortgage payment, in response to

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receiving an instruction from a cardholder over the Internet, the mortgage payment including principal and interest components;

associating the card activity reward, determined by calculating a function responsive to card activity, with a mortgage interest tax deduction computer for the year; and

generating, ~~with the digital computer~~ at said output device, output including the ~~crediting of the reward, determined by calculating a function responsive to card activity,~~ to the interest component of the monthly mortgage payment, with credited reward, to produce a mortgage interest tax deduction computed for the year.

50. (Previously Presented) The method of claim 1, wherein the associating includes specifying a lender of the mortgage as some of said input data to correspond with a data input screen on a monitor operably associated with said digital computer.

51. (Previously Presented) The apparatus of claim 33, wherein the group comprises allocating the card activity reward to the mortgage and to a second mortgage.

52. (Currently Amended) The apparatus of claim 33, further including a third party computer, and wherein the steps further include communicating, from the digital computer to ~~[[a]]~~ the third party computer, a mortgage data file corresponding to the mortgage and a cardholder data file corresponding to the card from the digital computer to the third party computer.

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53. (Currently Amended) The apparatus of claim 33, further including a third party computer, and wherein the steps further include communicating, from the digital computer to ~~[[a]]~~ the third party computer, information from a mortgage data file corresponding to the mortgage and information from a cardholder data file corresponding to the card from the digital computer to the third party computer.

54. (Previously Presented) The apparatus of any one of claims 52, 53, wherein the third party computer communicates an offer to the cardholder.

55. (Previously Presented) The apparatus of claim 54, wherein the offer comprises a new mortgage.

56. (Previously Presented) The apparatus of claim 54, wherein the offer comprises insurance.

57. (Currently Amended) The method of any one of claims 21, 22, 25, ~~29~~, further comprising merging the files.

58. (Currently Amended) The apparatus of ~~any one of claims 33, 47~~ claim 33, further comprising a computer corresponding to the cardholder communicating with the digital ~~electrical~~ computer to carry out the crediting.



**2.** The following is an examiner's statement of reasons for allowance:

The prior art most closely resembling Applicant's claimed invention are as follows:

- Forward, Pat. No. 6,578,011 (hereinafter "Forward")
- Ogilvie, Pat. No. 6,631,358 (hereinafter "Ogilvie")
- Wilcox et al., Pat. No. 7,072,851 (hereinafter "Wilcox")

Forward discloses an Internet e-commerce business method of promoting products to prospective customers, and instructing and enticing those prospective customers to deal with specific merchants by offering the customers a valuable incentive that is redeemable when the customer purchases from the specific merchant, with the merchant then providing a fee or commission to the Internet company that directed the customer to that merchant. Forward discloses that the incentive may comprise any thing of value that would encourage a purchaser to purchase the item of interest. For example, the incentive may comprise a rebate or a reward such as an offer for a free or reduced cost appliance, a cash offer, points towards closing, moving expenses, cleaning services, landscaping, pool installation, finished basement, alarm system, several months mortgage payment, vacation trip, etc.

Ogilvie discloses tools and techniques for promoting consumer savings, and particularly to technical improvements and business methods which allow consumers to automatically and incrementally set aside savings when using a credit card or other

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computer-assisted payment mechanism. Ogilvie discloses a number of credit card reward/rebates programs, such as the Principal Bank VISA card, which offers a cash back rewards program whereby a consumer's cash back "reward" may be applied toward one of the following Principal products: contributions to a Principal mutual fund; principal payment on a Principal consumer loan; principal payment on a Principal mortgage loan; deposit in a Principal bank deposit account such as a certificate of deposit, savings account, or money market account; contribution to a Principal variable annuity contract; or contribution to a Principal variable life contract.

Wilcox discloses a system and method for administering a credit card incentive program, wherein a credit card issuer issues a credit card to a credit card holder, who has an outstanding installment loan account with a lending institution; wherein the credit card holder can earn a periodic rebate through use of the credit card, which rebate is in the form of a payment to the lending institution made by the credit card issuer on behalf of the credit card holder; and wherein the payment is applied against the outstanding principal on the installment loan account. The installment loan account may comprise any loan instrument, but will preferably comprise a home mortgage.

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However none of the references, individual or in combination discloses, teaches or suggests the following:

Claim 1:

associating, by said digital computer, data input at said input device, the data representing card activity with further input data representing a mortgage of a property, the mortgage including principal and interest;

determining, by said digital computer, a card activity reward by calculating a function responsive to the card activity of a cardholder;

receiving an allocation instruction from the cardholder, the allocation instruction selected from among a group presented to the cardholder, the group comprising allocating the card activity reward to the interest of the mortgage, allocating the card activity reward to the principle of the mortgage, and allocating the card activity reward to a combination of the interest and the principle of the mortgage;

Claim 25:

associating, by said digital computer, data input at said input device, the data representing card activity with further input data representing a mortgage of a property by associating a cardholder data file with a mortgage data file, the mortgage including principal and interest;

determining, by said digital computer, a card activity reward by calculating a function responsive to the card activity of a cardholder;

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responding, by said digital computer, to an instruction of the cardholder to credit the card activity reward to a payment of the mortgage, by using the associated data files in allocating the card activity reward to the interest of the mortgage, allocating the card activity reward to the principle of the mortgage, or allocating the card activity reward to a combination of the interest and the principle, according to the allocation instruction;

Claim 28:

the digital electrical computer programmed to carry out the steps of associating data input at said input device, the data representing card activity of a cardholder with further input data representing a mortgage of a property, the mortgage including principal and interest, determining a card activity reward by calculating a function responsive to the card activity, receiving an allocation instruction from the cardholder, the allocation instruction selected from among a group presented to the cardholder, the group comprising allocating the card activity reward to the interest of the mortgage, allocating the card activity reward to the principle of the mortgage, and allocating the card activity reward to a combination of the interest and the principle of the mortgage, and crediting the card activity reward to a monthly payment of the mortgage according to the allocation instruction of the cardholder,

Claim 29:

associating data input at said input device, the data representing card activity with further input data representing a mortgage of a property by associating a

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cardholder data file with a mortgage data file, the mortgage including principal and interest;

determining a card activity reward by calculating a function responsive to the card activity of a cardholder;

responding to an instruction of the cardholder to credit the card activity reward to a payment of the mortgage, by using the associated data files in allocating the card activity reward to the interest of the mortgage, allocating the card activity reward to the principle of the mortgage, or allocating the card activity reward to a combination of the interest and the principle, according to the allocation instruction;

Claim 30:

crediting a reward, determined by calculating a function responsive to card activity, to only an interest component of a monthly mortgage payment, in response to receiving an instruction from a cardholder over the Internet, the mortgage payment including principal and interest components;

Claim 31:

crediting, by the digital computer from input card activity, a reward, determined by calculating a function responsive to card activity, to only an interest component of a monthly mortgage payment, in response to receiving an instruction from a cardholder over the Internet, the mortgage payment including principal and interest components;

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Claim 32:

associating data input at said input device, the data representing card activity with further input data representing a mortgage of a property, the mortgage including principal and interest;

determining a card activity reward by calculating a function responsive to the card activity of a cardholder;

receiving an allocation instruction from the cardholder, the allocation instruction selected from among a group presented to the cardholder, the group comprising allocating the card activity reward to the interest of the mortgage, allocating the card activity reward to the principle of the mortgage, and allocating the card activity reward to a combination of the interest and the principle of the mortgage;

Claim 47:

associating card activity with a mortgage of a cardholder, the mortgage including principal and interest components, the associating step comprising associating a cardholder data file with a mortgage data file;

determining a reward by calculating a function responsive to the card activity of a cardholder;

crediting the reward to only an interest component of a monthly payment of the mortgage;

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Claim 49:

crediting a reward, determined by calculating a function responsive to card activity, to only an interest component of a monthly mortgage payment, in response to receiving an instruction from a cardholder over the Internet, the mortgage payment including principal and interest components;

3. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Allowable Subject Matter***

4. Claims 1-58 are allowed.

***Conclusion***

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to GREGORY JOHNSON whose telephone number is (571)272-2025. The examiner can normally be reached on Monday - Friday, 8:30AM - 5:00PM EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, ALEXANDER KALINOWSKI can be reached on (571) 272-6771. The fax

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phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/GREGORY JOHNSON/  
Primary Examiner, Art Unit 3691